

Hearing Date: **January 12, 2010**  
Hearing Time: **10:00 a.m.**  
Location: 219 S. Dearborn St., Courtroom  
Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
CANDELARIO, CESAR V	§	Case No. 09-11282
CANDELARIO, VICTORIA E	§	Hon. Eugene R. Wedoff
	§	
Debtors	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn, 7th Floor  
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

**10:00 a.m.**

on **January 12, 2010**  
in Courtroom 744, U.S. Courthouse  
219 S. Dearborn St., Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: Kenneth Gardner

Clerk of Bankruptcy Court

Joseph A. Baldi, Trustee, 19 S. LaSalle St., Suite 1500, Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
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CANDELARIO, CESAR V	§	Case No. 09-11282
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	§	
Debtors	§	

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	30,000.88
<i>and approved disbursements of</i>	\$	4,968.00
<i>leaving a balance on hand of<sup>1</sup></i>	\$	25,032.88

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$

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Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: Joseph A. Baldi, Trustee</u>	\$ 3,278.09	\$ 30.70
<u>Attorney for trustee: Joseph A. Baldi &amp; Associates, P.C.</u>	\$ 10,158.00	\$ 0.00
<u>Appraiser:</u>	\$	\$
<u>Auctioneer:</u>	\$	\$
<u>Accountant: Popowicz Katten, Ltd</u>	\$ 1,053.50	\$ 0.00
<u>Special Attorney for trustee:</u>	\$	\$

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Charges:</u>	\$	\$
<u>Fees:</u>	\$	\$
<u>Other:</u>	\$	\$
<u>Other:</u>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$	\$
<u>Attorney for:</u>	\$	\$
<u>Accountant for:</u>	\$	\$
<u>Appraiser for:</u>	\$	\$
<u>Other:</u>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,591.27 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Rec. Mgmt. Syst. for HSBC</i>		
<u>000001</u>	<u>Card</u>	<u>\$ 1,679.54</u>	<u>\$ 1,679.54</u>
	<i>Rec. Mgmt. Serv. for HSBC</i>		
<u>000002</u>	<u>Nevada</u>	<u>\$ 1,033.17</u>	<u>\$ 1,033.17</u>
	<i>Rec. Mgmt. Syst. for</i>		
<u>000003</u>	<u>HSBC/Orchard Bank</u>	<u>\$ 1,390.05</u>	<u>\$ 1,390.05</u>
<u>000004</u>	<u>Law Offices Of Harry S Field</u>	<u>\$ 536.00</u>	<u>\$ 536.00</u>
<u>000005</u>	<u>Rec. Mgmt. Syst. for GEMB</u>	<u>\$ 952.51</u>	<u>\$ 952.51</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 5,151.56 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 95.5 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000006</u>	<u>CitiFinancial Services Inc.</u>	<u>\$ 5,151.56</u>	<u>\$ 4,921.32</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 0.00 .

Prepared By: /s/ \_\_\_\_\_  
Joseph A. Baldi, Trustee

*Joseph A. Baldi, Trustee*  
*Suite 1500*  
*19 South LaSalle Street*  
*Chicago, IL 60603*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-11282

User: vrowe  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Dec 08, 2009

The following entities were noticed by first class mail on Dec 10, 2009.

db/jdb +Cesar V Candelario, Victoria E Candelario, 4551 S. Keating, Chicago, IL 60632-4820  
aty +Elizabeth C Berg, Joseph A. Baldi & Associates, 19 S Lasalle Street, , Suite 1500,  
Chicago, IL 60603-1413  
aty +Joseph A Baldi, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
aty +Thomas W Drexler, Law Office of Thomas W Drexler, 77 W Washington, Suite 1910,  
Chicago, IL 60602-3176  
tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
13724693 +Accounts Receivable Management Inc, Re: HSBC Card Services, P.O. Box 129,  
Thorofare, NJ 08086-0129  
13724695 +Berwyn Emergency Physicians LLP, 75 Remit Dr #1209, Chicago, IL 60675-0001  
13724696 +Berwyn Foot & Ankle, 3100 South Oak Park Ave, Berwyn, IL 60402-3291  
13724697 +Best Buy Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298  
13724701 +CMRE Financial Services, Re: Macneal Hospital, 3075 E Imperial Highway, #200,  
Brea, CA 92821-6753  
13724690 +Candelario Cesar V, 4551 S Keating, Chicago, IL 60632-4820  
13724691 +Candelario Victoria E, 4551 S Keating, Chicago, IL 60632-4820  
13724698 +Chicago Patrolmen's Federal Credit Union, 1359 W Washington Blvd, Chicago, IL 60607-1905  
13724699 CitiFinancial, P.O. Box 6931, The Lakes, NV 88901-6931  
14713763 CitiFinancial Services Inc., P.O. Box 140489, Irving, TX 75014-0489  
13724700 Citimortgage, Inc., P.O. Box 183040, Columbus, OH 43218-3040  
13724702 +Corporate Receivables, Inc, Re: Best Buy, P.O. Box 32995, Phoenix, AZ 85064-2995  
13724703 +Gloria Orellana, 5715 S. Artesian, Chicago, IL 60629-1017  
13724705 +HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051  
13724704 +Hand And Plastic Surgery Associates, 5046 Paysphere Circle, Chicago, IL 60674-0050  
13724706 +Law Offices Of Harry S Field, Re: Hand & Plastic Surgery Associates,  
77 W Washington, Suite 2111, Chicago, IL 60602-9711  
13724708 +Macneal Health Network, 2384 Paysphere Circle, Chicago, IL 60674-0023  
13724709 +Malcolm S Gerald And Associates, Re: HSBC Card Services, 332 S Michigan Ave, Suite 600,  
Chicago, IL 60604-4318  
13724710 +Paul Potach D.P.M., The Foot And Ankle Center, 31 W Dundee, Wheeling, IL 60090-4863  
13724711 +Spirit, Card Services, P.O. Box 8833, Wilmington, DE 19899-8833  
13724712 +Spirit Airlines, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
13724713 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial, P.O. Box 5855, Carol Stream, IL 60197)  
13724692 +Thomas W Drexler, 77 W Washington St Ste 1910, Chicago, IL 60602-3176

The following entities were noticed by electronic transmission on Dec 08, 2009.

13724694 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Armor Systems Corporation,  
1700 Kiefer Dr, Suite 1, Zion, IL 60099-5105  
13724707 +E-mail/PDF: gecsed@recoverycorp.com Dec 09 2009 00:54:50 Lowe's, P.O. Box 530914,  
Atlanta, GA 30353-0914  
14605246 +E-mail/PDF: rmscedi@recoverycorp.com Dec 09 2009 00:54:52  
Recovery Management Systems Corporation, For GE Money Bank, dba LOWES CONSUMER,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
14247380 +E-mail/PDF: rmscedi@recoverycorp.com Dec 09 2009 00:54:52  
Recovery Management Systems Corporation, For Capital Recovery III LLC,  
As Assignee of HSBC/Orchard Bank - Stand, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14247303 +E-mail/PDF: rmscedi@recoverycorp.com Dec 09 2009 00:54:52  
Recovery Management Systems Corporation, For Capital Recovery III LLC,  
As Assignee of HSBC CARD SERVICES (III), 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14247350 +E-mail/PDF: rmscedi@recoverycorp.com Dec 09 2009 00:54:52  
Recovery Management Systems Corporation, For Capital Recovery III LLC,  
As Assignee of HSBC Bank Nevada National, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13724714 +Fax: 866-419-3894 Dec 09 2009 00:26:23 U.S. Cellular, P.O. Box 0203,  
Palatine, IL 60055-0001

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Baldi & Associates P C  
aty Gary E Klein

TOTALS: 2, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1  
Case: 09-11282

User: vrowe  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Dec 08, 2009

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.